

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JOHN C. CHURBY  
SHARON M. CHURBY  
Debtor(s)

Case No. 17-22967JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/21/2017.
- 2) The plan was confirmed on 09/07/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/31/2018, 04/30/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/10/2022.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,608.00.
- 10) Amount of unsecured claims discharged without full payment: \$4,354.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$184,423.51  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$184,423.51**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$9,091.46  
Court Costs \$0.00  
Trustee Expenses & Compensation \$8,228.28  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$17,319.74**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	29,000.00	30,482.34	30,482.34	30,482.34	4,709.35
AT & T MOBILITY II LLC	Unsecured	495.00	NA	NA	0.00	0.00
ATLANTIC BROADBAND*	Unsecured	314.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA - CABEI	Unsecured	3,782.00	3,653.63	3,653.63	3,653.63	0.00
CARFINANCE CAPITAL	Secured	17,000.00	17,420.43	17,420.43	17,420.43	2,356.15
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	564.00	564.03	564.03	564.03	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	527.00	527.43	527.43	527.43	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	0.00	163.30	163.30	163.30	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	0.00	228.78	228.78	228.78	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Secured	12,000.00	12,000.00	12,000.00	12,000.00	1,765.02
CAVALRY SPV I LLC - ASSIGNEE**	Secured	7,592.00	7,592.00	7,592.00	7,592.00	941.32
COMENITY BANK	Unsecured	933.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	348.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	809.00	809.60	809.60	809.60	0.00
DISCOVER BANK(*)	Unsecured	1,190.00	1,190.88	1,190.88	1,190.88	0.00
EXETER FINANCE LLC(*)	Priority	NA	NA	NA	7,498.05	0.00
FLAGSHIP CREDIT ACCEPTANCE	Unsecured	0.00	NA	NA	0.00	0.00
JB ROBINSON	Unsecured	1,217.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	454.00	454.25	454.25	454.25	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,459.00	1,819.41	1,819.41	1,819.41	0.00
MERRICK BANK	Unsecured	1,193.00	1,192.68	1,192.68	1,192.68	0.00
MIDLAND FUNDING LLC	Unsecured	2,142.00	2,142.18	2,142.18	2,142.18	0.00
MIDLAND FUNDING LLC	Unsecured	331.00	331.12	331.12	331.12	0.00
MIDLAND FUNDING LLC	Unsecured	560.00	559.87	559.87	559.87	0.00
MIDLAND FUNDING LLC	Unsecured	1,120.00	1,119.99	1,119.99	1,119.99	0.00
MIDLAND FUNDING LLC	Unsecured	1,627.00	1,626.50	1,626.50	1,626.50	0.00
NEW RESIDENTIAL MORTGAGE LLC	Secured	98,000.00	97,365.38	0.00	60,306.92	0.00
NEW RESIDENTIAL MORTGAGE LLC	Secured	0.00	1,848.65	1,848.65	1,848.65	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,745.00	1,745.83	1,745.83	1,745.83	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	974.00	974.13	974.13	974.13	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	866.00	866.63	866.63	866.63	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPRINT CORP(*)	Unsecured	477.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	282.00	NA	NA	0.00	0.00
TRI STATE DERMATOLOGY	Unsecured	168.00	NA	NA	0.00	0.00
UNIONTOWN HOSPITAL	Unsecured	120.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	229.00	147.33	147.33	147.33	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	65.97	65.97	65.97	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$60,306.92	\$0.00
Mortgage Arrearage	\$1,848.65	\$1,848.65	\$0.00
Debt Secured by Vehicle	\$47,902.77	\$47,902.77	\$7,065.50
All Other Secured	\$19,592.00	\$19,592.00	\$2,706.34
<b>TOTAL SECURED:</b>	<b>\$69,343.42</b>	<b>\$129,650.34</b>	<b>\$9,771.84</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$7,498.05	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$7,498.05</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,183.54</b>	<b>\$20,183.54</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>		
Expenses of Administration	<u>\$17,319.74</u>	
Disbursements to Creditors	<u>\$167,103.77</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$184,423.51</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/26/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.